

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.:	10/645,336	Confirm. No.:	7599
Applicant(s):	John W.L. Ogilvie	Art Unit:	3693
Filed:	August 21, 2003	Examiner:	Patel, Jagdish
Title:	PROMOTING SAVINGS BY FACILITATING INCREMENTAL COMMITMENTS MADE WITH CREDIT CARD AND OTHER CONSUMER-INITIATED TRANSACTIONS		

Docket No.: 048119/281561

Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT Under 37 C.F.R. § 1.121**

Sir:

In response to the Office Action dated November 17, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.